

Retirement, Survivors, Disability Insurance (RSDI)

Rhode Island Department of Children, Youth and Families

Policy 100.0010

Effective Date: December 18, 1984

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Retirement, Survivors, Disability Insurance (RSDI) benefits are provided to those dependents and survivors of individuals who have earned sufficient credits during their employment career. Eligibility for RSDI is described in detail in procedure. The Department of Children, Youth and Families (DCYF) has the responsibility to pursue federally-funded benefits for which children in care may be eligible in order to maximize the benefits that the DCYF as representative payee may utilize in the best interests of and on behalf of the child. Children and youth who are eligible for RSDI are not automatically eligible for Medical Assistance. Separate application for Medical Assistance must be made. The Social Security Administration imposes no income or asset test for RSDI benefits.

Related Procedure

[Retirement, Survivors, Disability Insurance \(RSDI\)](#)

Related Policies

[Supplemental Security Income \(SSI\)](#)

[Veteran Administration Benefits](#)

Retirement, Survivors, Disability Insurance (RSDI)

Procedure from Policy 1000.0010: Retirement, Survivors, Disability Insurance (RSDI)

- A. An unmarried child in care is eligible for Retirement, Survivors, Disability Insurance (RSDI) if he/she is the:
 - 1. Natural, legal, or adopted child of a disabled parent.
 - 2. Natural, legal, or adopted child of a deceased parent (putative father - disabled or deceased - only if paternity has been established).
- B. An eligible child can continue to receive benefits until eighteen (18) years of age if he/she is enrolled in school full time or until nineteen (19) years of age when he/she graduates from high school or whichever comes first.
- C. If a child is adopted and the natural parent, whose rights have been terminated, subsequently dies or is disabled, the child is eligible for RSDI, with the adoptive parent as Representative Payee. If a child in placement with RSDI benefits is subsequently adopted, benefits continue and a change of Representative Payee to the adoptive parent is authorized.
- D. If the primary worker suspects that a child may be RSDI eligible, he/she contacts the Management and Budget Office, which submits the appropriate application to the Social Security Administration. The Department of Children, Youth and Families (DCYF) acts as Representative Payee and applies RSDI to the cost of care. Benefits in excess of the cost of care are deposited in a trust account in the child's name. Benefits may accrue with no maximum limit.
- E. When a child in placement returns home, the Management and Budget Office promptly prepares the DCYF Form 206 to transfer the payments to the appropriate parent or care giver. The DCYF returns trust account monies to the Social Security Administration which determines the Representative Payee and disposition of benefits. The primary worker provides the parent or care giver a copy of the completed DCYF 206 form and informs the parent or care giver that the form is required by the Social Security Administration to change the Representative Payee.
- F. A disabled child who is receiving RSDI benefits at age eighteen (18) can be considered for adult, disabled child Supplemental Security Income (SSI), which can be received for as long as that child is disabled, regardless of age. Application for these benefits is made three (3) months prior to the child's eighteenth (18) birthday. Current medical/psychological information must be submitted by the primary worker to the Medical and Benefits Unit in conformance with DCYF Policy 1000.0005, Supplemental Security Income (SSI).